

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LAWRENCE EARL SMITH  
RITA HAYWOOD SMITH  
Debtor(s)

Case No. 08-01105

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2008.
- 2) The plan was confirmed on 03/31/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/09/2014.
- 6) Number of months from filing to last payment: 78.
- 7) Number of months case was pending: 84.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,966.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$119,058.55
Less amount refunded to debtor	\$3,717.52

**NET RECEIPTS:**

**\$115,341.03**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,018.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,709.10
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$9,727.10**

Attorney fees paid and disclosed by debtor:	\$482.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HOME MORTGAGE	Secured	NA	1,150.30	1,150.30	1,150.30	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	354.19	354.19	320.80	0.00
ASSET ACCEPTANCE LLC	Unsecured	236.00	236.53	236.53	207.50	0.00
ASSET ACCEPTANCE LLC	Unsecured	352.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	753.00	811.21	811.21	734.75	0.00
CBCS	Unsecured	622.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	260.00	NA	NA	0.00	0.00
DEPENDON COLLECTION	Unsecured	186.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	465.00	476.62	476.62	418.14	0.00
ECAST SETTLEMENT CORP	Unsecured	268.00	282.52	282.52	255.89	0.00
HARVARD COLLECTION SERVICE	Unsecured	6,654.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Unsecured	1,230.00	8,174.67	8,174.67	7,404.29	0.00
HSBC AUTO FINANCE	Secured	15,000.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	250.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	651.59	651.59	590.19	0.00
MEDICAL COLLECTIONS SYS INC	Unsecured	99.00	NA	NA	0.00	0.00
MRSI	Unsecured	622.00	NA	NA	0.00	0.00
MRSI	Unsecured	329.00	NA	NA	0.00	0.00
MUTUAL HOSPITAL SVC INC	Unsecured	130.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	1,201.00	NA	NA	0.00	0.00
NATIONWIDE CASSEL	Secured	598.06	513.01	513.01	513.01	42.08
NICOR GAS	Unsecured	365.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	347.00	347.83	347.83	315.05	0.00
TARGET	Unsecured	1,183.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	19,954.63	19,836.32	14,480.80	14,480.80	0.00
WELLS FARGO BANK	Secured	NA	7,728.29	7,728.29	7,728.29	0.00
WELLS FARGO BANK	Secured	78,873.73	77,427.78	71,452.84	71,452.84	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$85,933.64	\$85,933.64	\$0.00
Mortgage Arrearage	\$8,878.59	\$8,878.59	\$0.00
Debt Secured by Vehicle	\$513.01	\$513.01	\$42.08
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$95,325.24</b>	<b>\$95,325.24</b>	<b>\$42.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,335.16</b>	<b>\$10,246.61</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	\$9,727.10
Disbursements to Creditors	<u>\$105,613.93</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$115,341.03</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/20/2015

By:/s/ Tom Vaughn

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### Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.